

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan
211 West Fort Street
Detroit, MI 48226

Case No.: 23-47743-mlo
Chapter: 7

In Re: (NAME OF DEBTOR(S))

Mayra Leticia Castillo Terraza
51074 Mott Rd Trlr 74
Canton, MI 48188-2149

Social Security No.:

xxx-xx-4653

Employer's Tax I.D. No.:

NOTICE OF DEFICIENT REAFFIRMATION AGREEMENT

To the Debtor(s) and Creditor:

It has been determined that the following document(s) filed on **11/06/2023** with creditor **Capital One Auto Finance, a division of Capital One, N.A. – AIS Portfolio Services, LLC** is Non-Compliant.

24 – Reaffirmation Agreement Between Debtor and Capital One Auto Finance, a division of Capital One, N.A.
Re: 2017 Toyota Highlander Utility 4D Limited 4WD 3 with Declaration of Attorney and Cover Sheet. (Rohit, Amit)

Creditor/Creditor Attorney's Electronic Signature is missing on Part 2 of the Cover Sheet for Reaffirmation Agreement and Part III of the Reaffirmation Agreement

is defective as indicated:

- ☐ Electronic Signature does not match login
- ☒ Electronic Signature Missing or Incorrect Format ECF Procedure 11(d)(1)
- ☐ Official Form 427, Cover Sheet for Reaffirmation Agreement is Missing
- ☐ Original Signature Missing
- ☐ Reaffirmation Agreement is Missing
- ☐ Reaffirmation Certification by Attorney for Debtor Missing or Non-Compliant
- ☐ Attorney/Creditor's Separate Motion for Approval Missing or Non-Compliant LBR 4008-1(b)
- ☐ Pro Se Motion for Approval (Part E) Missing LBR 4008-1(c)

A corrected/missing document must be filed with the court within seven (7) days of this notice. If not corrected, the pleading may be stricken or set for hearing. When correcting the deficiency, both the Reaffirmation Agreement and the Cover Sheet must be filed together as one document and identified as "**CORRECTED.**"

Dated: 11/7/23

BY THE COURT

Todd M. Stickle , Clerk of Court
U.S. Bankruptcy Court

United States Bankruptcy Court
Eastern District of Michigan

In re:
Mayra Leticia Castillo Terraza
Debtor

Case No. 23-47743-mlo
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Nov 07, 2023

User: admin
Form ID: defreaf

Page 1 of 1
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2023:

Recip ID	Recipient Name and Address
db	Mayra Leticia Castillo Terraza, 51074 Mott Rd Trlr 74, Canton, MI 48188-2149

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27785015	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 07 2023 22:28:11	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2023 at the address(es) listed below:

Name	Email Address
John Robert Keyes	on behalf of Debtor Mayra Leticia Castillo Terraza ecf@robertkeyeslaw.com RobertKeyesLawPLLCMI@jubileebk.net
Stuart A. Gold	trusteegold@glmpc.com MI33@ecfcbis.com

TOTAL: 2